

APR 7 2005
U.S. PATENT AND TRADEMARK OFFICE
RECEIVED - 4/7/2005

Docket No. 3892-4000**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s): Ranzini et al.

Group Art Unit: 3621

Serial No.: 09/501,874

Examiner: Elisca, Pierre E.

Filed: February 10, 2000

For: SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS

AMENDMENT AND RESPONSE

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the Official Action dated January 7, 2005, Applicant respectfully requests reconsideration in view of the following amendments and remarks.

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 35 of this paper.

910260 v1

APR 11 2005
MAY 11 2005
GENERAL INVESTIGATION
SEARCHED INDEXED
SERIALIZED FILED

APR 11 2005

PATENT
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P.O. Box 1450
Alexandria, VA 22313-1450

CERTIFICATE OF FACSIMILE TRANSMISSION

Sir:

I hereby certify that the attached

1. Amendment and Response (43 pp); and
2. Amendment Fee Transmittal (no fee due) (2 pp);

are being transmitted on the date shown below to the Examiner Pierre E. Elisca of

Group No. 3621 at the following facsimile number: (703) 872-9306.

Respectfully submitted,
MORGAN & FINNEGAN, L.L.P.

Dated: April 7, 2005

By: 
Michael J. Pollack
Registration No. 53,475

Correspondence Address:

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27123

Docket No. 3892-4000

↑CUSTOMER NUMBER↑

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Ranzini et al.

Group Art Unit: 3621

Serial No.: 09/501,874

Examiner: Elisca, Pierre E.

Filed: February 10, 2000

For: SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS

AMENDMENT FEE TRANSMITTAL

Mail Stop Amendment
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Sir:

Transmitted herewith is an Amendment for the above-identified application.

- No additional fee is required.
 The additional fee has been calculated as shown below:

CLAIMS AS AMENDED

	Claims Remaining After Amendment	Highest No. Covered by Previous Payments	Extra	Rate	Additional Fee
Total Claims*	192	192	0	\$50.00/ \$25.00	\$ 0.00
Independent Claims	17	17	0	\$200.00/ \$100.00	\$ 0.00
Multiple Dependent Claims	(If claims added by amendment include Multiple Dependent Claim(s) and there was no Multiple Dependent Claim(s) in application before amendment add \$360.00 to additional fee (\$180.00 for small entity).)				
					TOTAL \$ 0.00

*Includes all independent and single dependent claims and all claims referred to in multiple dependent claims. See 37 C.F.R. §1.75(c).

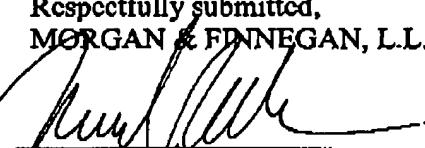
910966 v1

Docket No. 3892-4000
Serial No. 09/501,874

- Small entity status is or has been claimed.
Reduced Fees Under 37 C.F.R. §1.9(f) paid herewith \$ _____
- _____ Pages Sequence Listing
- _____ Computer disk(s) containing substitute Sequence Listing
- Statement under 37 C.F.R. §1.825(b) that the computer and paper copies of the substitute Sequence Listing are the same.
- A check in the amount of \$ _____ to cover the filing fee is attached.
- Charge fee to Deposit Account No. 13-4500, Order No. _____. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.
- The Commissioner is hereby authorized to charge any additional fees which may be required for filing this amendment, including all fees pursuant to 37 CFR §1.17 for its timely consideration, or credit any overpayment to Deposit Account No. 13-4500, Order No. 3892-4000. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,
MORGAN & FINNEGAN, L.L.P.

Dated: April 7, 2005

By: 
Michael J. Pollack
Registration No. 53,475

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